

United States Bankruptcy Court  
Northern District of California

In re:  
Chelsea N Cortese  
Debtor

Case No. 23-10607-CN  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0971-1  
Date Rcvd: Dec 14, 2023

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2023:**

Recip ID	Recipient Name and Address
db	+ Chelsea N Cortese, 15 Packard Ct, Napa, CA 94558-6708
15568029	+ Cbsi, 929 Lincoln, Napa, CA 94558-5018
15568034	+ Quick Bridge Funding, LLC, c/o National Funding, Inc., 4380 La Jolla Village Drive, San Diego, CA 92122-1200
15568035	+ Rebecca Rowan, c/o Christopher Passarelli, Esq, Dickenson Peatman & Fogarty, 1550 First Street, Suite 200, Napa, CA 94559
15568037	+ SBA Loan, Loan Servicing Center, 10737 Gateway Blvd., #320, El Paso, TX 79935-4910
15568038	+ Scrsolutions, 838 Walker Road, Dover, DE 19904-2751

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mcfallon@fallonlaw.net	Dec 15 2023 00:03:00	Michael C. Fallon, Law Offices of Michael C. Fallon, 100 E St. #219, Santa Rosa, CA 95404
tr	+ Email/Text: michael.kasolas@txitrustee.com	Dec 15 2023 00:03:00	Michael G. Kasolas, P.O. Box 27526, San Francisco, CA 94127-0526
smg	EDI: EDD.COM	Dec 15 2023 05:06:00	CA Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Dec 15 2023 05:06:00	CA Franchise Tax Board, Bankruptcy Group, P.O. Box 2952, Sacramento, CA 95812-2952
ust	+ Email/Text: ustpregion17.sf.ecf@usdoj.gov	Dec 15 2023 00:04:00	Office of the U.S. Trustee / SR, Office of the United States Trustee, Phillip J. Burton Federal Building, 450 Golden Gate Ave. 5th Fl., #05-0153, San Francisco, CA 94102-3661
15568028	+ Email/PDF: bncnotices@becket-lee.com	Dec 15 2023 00:12:55	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15568032	+ EDI: DISCOVER	Dec 15 2023 05:06:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15568033	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Dec 15 2023 00:04:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
15568031	EDI: JPMORGANCHASE	Dec 15 2023 05:06:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15568030	EDI: JPMORGANCHASE	Dec 15 2023 05:06:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15568036	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 15 2023 00:04:00	Santander Consumer USA, Inc, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
15568039	+ EDI: SYNC	Dec 15 2023 05:06:00	Synchrony Bank/HHGregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2023 at the address(es) listed below:

Name	Email Address
Michael C. Fallon	on behalf of Debtor Chelsea N Cortese mcfallon@fallonlaw.net manders@fallonlaw.net
Michael G. Kasolas	trustee@kasolas.net ecf.alert+Kasolas@titlexi.com
Office of the U.S. Trustee / SR	USTPRegion17.SF.ECF@usdoj.gov

TOTAL: 3

## Information to identify the case:

Debtor 1: Chelsea N Cortese Social Security number or ITIN: xxx-xx-7428  
 First Name Middle Name Last Name EIN: --\_-----  
 Debtor 2: Social Security number or ITIN: -----  
 (Spouse, if filing) First Name Middle Name Last Name EIN: --\_-----  
 United States Bankruptcy Court: California Northern Bankruptcy Court Date case filed for chapter: 7 12/14/23  
 Case number: 23-10607

## Official Form 309A (For Individuals or Joint Debtors)

### Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Chelsea N Cortese	
2. All other names used in the last 8 years		
3. Address	15 Packard Ct Napa, CA 94558	
4. Debtor's attorney Name and address	Michael C. Fallon Law Offices of Michael C. Fallon 100 E St. #219 Santa Rosa, CA 95404	Contact phone (707) 546-6770
5. Bankruptcy trustee Name and address	Michael G. Kasolas P.O. Box 27526 San Francisco, CA 94127	Contact phone (415) 504-1926 Email: <a href="mailto:trustee@kasolas.net">trustee@kasolas.net</a>
6. Bankruptcy clerk's office	Mailing Address: U.S. Bankruptcy Court 99 South "E" Street Santa Rosa, CA 95404	Hours open: This location is closed to visitors.  Contact phone: (888) 821-7606  Date: 12/14/23

Documents in this case may be filed at this address. You may inspect all records filed in this case online at <https://pacer.uscourts.gov>.

For more information, see page 2 >

<b>7. Meeting of creditors</b>	<b>January 17, 2024 at 09:30 AM</b>	<b><u>Via Tele/Videoconference</u></b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Trustee: Michael G. Kasolas Call in number/URL: 1-866-755-2895 Passcode: 8000618
<b>Important Notice to Individual Debtors:</b> The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors. <b>Failure to Appear May Result in the Dismissal of the Case without further notice.</b> A request for a continuance or to be excused from appearing must be made in writing at least 7 days before the meeting, timely filed with the court at the address above in box 6 and served by mail on the trustee at the address above in box 5.		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline:</b> <b>3/18/24</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	